

SUBCHAPTER 2. BLACKJACK

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19:47-2.1 Definitions

The following words and terms, when used in this subchapter, shall have the following meanings unless the context clearly indicates otherwise.

"Bart Carter Shuffle" shall mean the shuffling procedure in which approximately one deck of cards is shuffled after being dealt, segregated into separate stacks and each stack is inserted into premarked locations within the remaining decks contained in the dealing shoe.

"Blackjack" shall mean an ace and any card having a point value of 10 dealt as the initial two cards to a player or a dealer except that this shall not include an ace and a ten point value card dealt to a player who has split pairs.

"Card Reader Device" is defined in N.J.A.C. 19:461.10.

"Dealer" shall mean the person responsible for dealing the cards at a Blackjack table.

"Determinant Card" shall mean the first card drawn for each round of play to determine from which side of the two compartment dealing shoe the cards for that hand shall be dealt.

"Double Shoe" shall mean a dealing shoe that has two adjacent compartments in which cards are stacked separately and which permits cards to be dealt from only one compartment at any given time.

"Hard Total" shall mean the total point count of a hand which contains no aces or which contains aces that are each counted as 1 in value.

"Soft Total" shall mean the total point count of a hand containing an ace when the ace is counted as 11 in value.

As amended, effective: 08/02/82; Operative: 9/15/82

As amended, effective: 01/19/93

19:47-2.2 Cards; number of decks; value of cards

(a) Blackjack shall be played with at least one deck of cards. All decks of cards used to play blackjack shall comply with the requirements of N.J.A.C.

19:46-1.17 and, except as otherwise provided in this section, all decks of cards shall be identical in appearance. Blackjack shall also be played with one additional cutting card or, if the 6 to 5 blackjack variation is in use, two additional cutting cards, which shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards in use at the table, as approved by the Commission. Notwithstanding the foregoing, the minimum number of decks used to play blackjack shall be:

1. One or two, if the 6 to 5 blackjack variation is offered;
2. Two, if the twenty point bonus wager authorized by N.J.A.C.

19:47-2.24 is offered;

3. Four, if the additional wager authorized by N.J.A.C. 19:47-2.17(a)3 or the progressive blackjack wager authorized by N.J.A.C. 19:47-2.19 is offered; or

4. Six or eight, if the match-the-dealer wager authorized by N.J.A.C. 19:47-2.23 is offered.

(b) The value of the cards contained in each deck shall be as follows:

1. Any card from 2 to 10 shall have its face value;
2. Any Jack, Queen or King shall have a value of ten;
3. An ace shall have a value of:

- i. Eleven, unless that value would give a player or the dealer a score in excess of 21, in which case, it shall have a value of one; or

- ii. One, if the ace is one of the initial two cards dealt to a player in determination of the additional wager authorized by N.J.A.C. 19:47-2.17(a)1; provided, however, that the value of such ace for all other purposes under this subchapter shall be governed by (b)3i above.

(c) If a double shoe is utilized, blackjack shall be played with at least two decks of cards that shall be dealt from separate sides of the dealing shoe. The cards dealt from each side of the shoe shall be identical in appearance to all other cards being dealt from that side of the shoe. The backs of the cards being dealt from one side of the shoe, however, shall be of a different color than

the backs being dealt from the other side. In addition, a separate cutting card shall be used in each side of the shoe.

(d) If an automated card shuffling device is utilized, blackjack shall be played with at least two decks of cards in accordance with the following requirements:

1. The cards shall be separated into two batches, with an equal number of decks included in each batch;

2. The cards in each batch shall be identical in appearance, but the backs of the cards in each batch shall be of a different color than the cards included in the other batch;

3. One batch of cards shall be shuffled and stored in the automated card shuffling device while the other batch is being dealt or used to play the game;

4. Both batches of cards shall be continuously alternated in and out of play, with each batch being used for every other dealing shoe; and

5. The cards from only one batch shall be placed in the discard rack at any given time.

(e) Notwithstanding (d) above, an automated card shuffling device shall be utilized for the 6 to 5 blackjack variation, which shall shuffle and store one deck or a set of two decks of cards while the other deck or set of two decks is being dealt or used to play the game. Each deck or set of two decks of cards shall be alternated for use, with the deck or set of two decks in use to be shuffled upon completion of the round of play after reaching the cutting card.

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As amended, effective: 04/20/92

As amended, effective: 02/22/94

As amended, effective: 07/15/96

As amended, effective: 09/08/98

As amended, effective: 07/06/99

As amended, effective: 07/19/04

As amended, effective: 01/17/06

As amended, effective: 06/05/06

19:47-2.3 Wagers

(a) Prior to the first card being dealt for each round of play, each player at the game of blackjack shall make a wager against the dealer which shall win if:

1. The score of the player is 21 or less and the score of the dealer is in excess of 21;
2. The score of the player exceeds that of the dealer without either exceeding 21; or
3. The player has achieved a score of 21 in two cards and the dealer has achieved a score of 21 in more than two cards.

(b) Except as otherwise provided in (a)3 above, a wager made in accordance with this section shall be void when the score of the player is the same as the dealer provided, however, that a player's wager shall be lost when the dealer has a blackjack and the player has a simple 21 which is not a blackjack.

(c) Except as otherwise provided in these regulations, no wager shall be made, increased or withdrawn after the first card of the respective round has been dealt.

(d) All wagers at blackjack shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate areas of the blackjack layout, except that verbal wagers accompanied by cash may be accepted provided that they are confirmed by the dealer and casino supervisor and that such cash is expeditiously converted into gaming chips or plaques in accordance with N.J.A.C. 19:45-1.18. All wagers at the 6 to 5 blackjack variation shall be made in multiples of \$5.00.0

(e) After each round of play is complete, the dealer shall collect all losing wagers and pay off all winning wagers. All winning wagers made in accordance with (a) above shall be paid at odds of 1 to 1 with the exception of standard

blackjack which shall be paid at odds of 3 to 2, or at odds of 6 to 5 for the 6 to 5 blackjack variation. Notwithstanding any other provision of this subsection and except in the 6 to 5 blackjack variation, a casino licensee may, in its discretion, offer one or more of the following payout odds for winning wagers made in accordance with (a) above, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3:

1. Three cards consisting of the 6, 7 and 8 of the same suit shall be paid at odds of 2 to 1;

2. Three cards consisting of three 7's of any suit shall be paid at odds of 3 to 2; and/or

3. A single blackjack combination consisting of a specific ace and face card designated by the casino licensee in accordance with N.J.A.C. 19:47-8.3 shall be paid at odds of 2 to 1;

4. Five cards totalling 21 shall be paid at odds of 2 to 1.

(f) Once the first card of any hand has been removed from the shoe by the dealer, no player shall handle, remove or alter any wagers that have been made until a decision has been rendered and implemented with respect to that wager except as explicitly permitted by these regulations.

(g) Once a wager on the insurance line, a wager to double down or a wager to split pairs has been made and confirmed by the dealer, no player shall handle, remove or alter such wagers until a decision has been rendered and implemented with respect to that wager except as explicitly permitted by these regulations.

(h) No dealer or other casino employee or casino key employee shall permit any player to engage in conduct violative of subsections (f) or (g) of this section.

(i) After the cards have been shuffled pursuant to N.J.A.C. 19:47-2.5, a casino licensee may, in its discretion, prohibit any person, whether seated at the gaming table or not, who does not make a wager on a given round of play from placing a wager on the next round of play and any subsequent round of

play at that gaming table unless the casino licensee chooses to permit the player to begin wagering or until a reshuffle of the cards has occurred.

(j) If a double shoe is utilized, the term "first card" as used in (a), (c) and (f) above shall mean "determinant card."

(k) Notwithstanding any other provision of this subchapter to the contrary, a player may, in accordance with N.J.A.C. 19:47-2.19, make a supplemental progressive blackjack wager at any blackjack table where that wager is offered either by depositing a \$1.00 gaming chip into the acceptor device designated for that player or by redeeming a progressive wager coupon in accordance with the provisions of N.J.A.C. 19:45-1.18.

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As amended, effective: 03/31/80

As amended, effective: 04/29/80

As amended, effective: 08/02/82; Operative 09/15/82

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As amended, effective: 03/21/94

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As amended, effective: 12/02/96

As amended, effective: 12/03/01

As amended, effective: 01/17/06

19:47-2.4 Opening of table for gaming

(a) After receiving the one or more decks of cards at the table in accordance with N.J.A.C. 19:46-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 19:46-1.18(e)1 and (b) through (e) below or N.J.A.C. 19:46-1.18(e)2 and (r).

(b) After the cards are inspected, the cards shall be spread out face upwards on the table for visual inspection by the first player or players to arrive at the table. The cards shall be spread out in horizontal fan shaped

columns by deck according to suit and in sequence. The cards in each suit shall be laid out in sequence within the suit.

(c) After the first player or players is afforded an opportunity to visually inspect the cards, the cards shall be turned face downward on the table, mixed thoroughly by a "washing" or a "chemmy shuffle" of the cards and stacked.

(d) If a double shoe is utilized, all the decks that comprise one side of the dealing shoe shall be spread for inspection on the table separate from the decks that comprise the other side of the dealing shoe. After the player or players is afforded an opportunity to visually inspect the cards, the cards that comprise one side of the dealing shoe and the cards that comprise the other side of the dealing shoe shall separately be turned face downward on the table, mixed thoroughly by a "washing" or a "chemmy shuffle" of the cards and stacked.

(e) If a automated shuffling device is utilized, all the decks in one batch of cards shall be spread for inspection on the table separate from the decks in the other batch of cards. After the player or players is afforded an opportunity to visually inspect the cards, each batch of cards shall separately be turned face downward on the table and stacked.

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As amended, effective: 04/29/80

As amended, effective: 08/02/82, operative: 9/15/82

As amended, effective: 05/20/85

As amended, effective: 07/06/99

As amended, effective: 03/19/07

19:47-2.5 Shuffle and cut of the cards

(a) Immediately prior to commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r), after any round of play as may be determined by the casino licensee and after each shoe of cards is dealt, the dealer shall shuffle the cards so that they are randomly intermixed.

(b) After the cards have been shuffled, the dealer shall offer the stack of cards, with backs facing away from him to the players to be cut.

(c) The player designated by subsection (e) of this section shall cut the cards by placing the cutting card in the stack at least 10 cards in from either end.

(d) Once the cutting card has been inserted by the player, the dealer shall take all cards in front of the cutting card and place them to the back of the stack. The dealer shall then take the entire stack of cards that was just shuffled and align them along the side of the dealing shoe which has the mark required by N.J.A.C. 19:46-1.19(d)(4). Thereafter, the dealer shall insert the cutting card in the stack at a position at least approximately one-quarter of the way in from the back of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play. If the "Bart Carter Shuffle" is utilized, the dealer shall not re-insert the cut card after the stack has been cut by the players.

(e) The player to cut the cards shall be:

1. The first player to the table if the game is just beginning;
2. The player on whose box the cutting card appeared during the last round of play;
3. The player at the farthest point to the right of the dealer if the cutting card appeared on the dealer's hand during the last round of play.
4. The player at the farthest point to the right of the dealer if the reshuffle was initiated at the discretion of the casino licensee.

(f) If the player designated in subsection (e) of this section refuses the cut, the cards shall be offered to each other player moving clockwise around the table until a player accepts the cut. If no player accepts the cut, the dealer shall cut the cards.

(g) After the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the

integrity or fairness of the game. If a recut is required, the cards shall be recut, at the casino licensee's option, by the player who last cut the cards, or by the next person entitled to cut the cards, as determined by section (f) above.

(h) A reshuffle of the cards in the shoe shall take place after the cutting card is reached in the shoe as provided for in N.J.A.C. 19:47-2.6 (k) except that:

1. The casino licensee may determine after each round of play that the cards should be reshuffled;

2. When the "Bart Carter Shuffle" is utilized a reshuffle shall take place after the cards in the discard rack exceed approximately one deck in number.

(i) For the 6 to 5 blackjack variation, after the cards have been removed from the automated shuffling device and cut, the dealer shall maintain one cutting card to cover the bottom card of the deck or, if two decks are used, the stacked decks. If a casino licensee elects to deal multiple rounds of play from a single deck or two decks, the dealer shall insert a second cutting card at a position at least one-third of the way in from the back of the deck or decks. If a casino licensee elects to deal only one round of play from a single deck, the casino licensee shall rotate decks of cards with each round of play in accordance with the requirements of N.J.A.C. 19:47-2.2(d).

(j) If there is no gaming activity at a blackjack table which is open for gaming, the cards shall be removed from the dealing shoe and the discard rack, and spread out on the table for inspection, either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards the cards shall be turned face downward on the table.

1. If there is no automated shuffling device in use, the cards shall be mixed thoroughly by a washing or chemmy shuffle of the cards, stacked, then shuffled and cut in accordance with this section.

2. If an automated shuffling device is in use, the cards shall be stacked and placed into the automated shuffling device to be shuffled. The batch of cards already in the shuffler shall then be removed. Unless a player so requests, the batch of cards removed from the shuffler need not be spread for inspection and reshuffled prior to being dealt, if:

i. The automated card shuffling device stores a single batch of shuffled cards inside the shuffler in a secure manner approved by the Commission; and

ii. The shuffled cards have been secured, released and prepared for play in accordance with procedures approved by the Commission.

(k) A casino licensee may submit to the Casino Control Commission for approval proposed shuffle, cut card placement, number of cut cards (to include shuffle techniques without the use of any cut cards), location of where the shuffle takes place, who is responsible for shuffling, shuffling equipment (dealing shoes or other dealing devices) and burn card procedures.

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As amended, effective: 09/07/82

As amended, effective: 06/06/94

As amended, effective: 05/20/96

As amended, effective: 07/06/99

As amended, effective: 01/17/06

As amended, effective: 03/19/07

19:47-2.6 Procedure for dealing of cards

(a) All cards used to game at blackjack shall be dealt from a dealing shoe specifically designed for such purpose with the exception of the 6 to 5 blackjack variation which shall be dealt from the dealer's hand in accordance with the procedure set forth at N.J.A.C. 19:47-2.6A.

(b) Each dealer shall remove cards from the shoe with his left hand, turn them face upwards, and then place them on the appropriate area of the layout

with his right hand, except that the dealer has the option to deal hit cards to the first two positions with his/her left hand.

(c) After each full set of cards is placed in the shoe, the dealer shall remove the first card therefrom face downwards and place it in the discard rack. Each new dealer who comes to the table shall also burn one card as described herein before the new dealer deals any cards to the players. The burn card shall be disclosed if requested by the player. This procedure shall not be applicable to the "Bart Carter Shuffle".

(d) If a double shoe is utilized, the following procedures shall be used in lieu of those set forth in (c) above.

1. Prior to commencement of each round of play, the dealer shall draw a card from either side of the double shoe. The suit of that card shall determine from which side of the shoe that round of play will be dealt. The casino licensee shall designate that the suits of hearts and diamonds shall correspond to the color of the backs of the cards being dealt from one side of the shoe, and that the suits of spades and clubs shall correspond to the color of the backs of the cards being dealt from the other side of the shoe.

2. A determinant card corresponding to the side of the shoe from which it was drawn shall become the player's first card. A determinant card that does not correspond to the side of the shoe from which it was dealt shall be burned by placing it in a segregated area of the dealing shoe.

(e) At the commencement of each round of play, or immediately after the determinant card has been drawn and either burned or used as the player's first card, the dealer shall, starting on his left and continuing around the table, deal the cards in the following order:

1. One card face upwards to each box on the layout in which a wager is contained;
2. One card face upwards to himself;
3. A second card face upwards to each box in which a wager is contained.

(f) After two cards have been dealt to each player and the appropriate number to the dealer, the dealer shall, beginning from his left, announce the point total of each player. As each player's point total is announced, such player shall indicate whether he wishes to surrender, double down, split pairs, stand or draw, as provided for by this chapter.

(g) As each player indicates his decision(s), the dealer shall deal face upwards whatever additional cards are necessary to effectuate such decision consistent with these regulations and shall announce the new point total of such player after each additional card is dealt.

(h) After the decisions of each player have been implemented and all additional cards have been dealt, the dealer shall deal a second card face upward to himself provided, however, that such card shall not be removed from the dealing shoe until the dealer has first announced "Dealer's Card" which shall be stated by the dealer in a tone of voice calculated to be heard by each person at the table. Any additional cards authorized to be dealt to the hand of the dealer by N.J.A.C. 19:47-2.12(b) shall be dealt face upwards at this time after which the dealer shall announce his total point count. In lieu of the requirements of this paragraph, the procedures set forth in (j) or (k) below may be implemented.

(i) At the conclusion of a round of play, all cards still remaining on the layout shall be picked up by the dealer in order and in such a way that they can be readily arranged to indicate each player's hand in case of question or dispute. The dealer shall pick up the cards beginning with those of the player to his far right and moving counterclockwise around the table. After all the players' cards have been collected the dealer shall pick up his cards against the bottom of the players' cards and place them in the discard rack or in a segregated area of the double shoe.

(j) In lieu of the procedures set forth in (h) above, a casino licensee may permit a blackjack dealer to deal his or her hole card face downward after a second card and before additional cards are dealt to the players provided that

said dealer not look at the face of his or her hole card until after all other cards requested by the players pursuant to those regulations are dealt to them. Notwithstanding the foregoing, if a casino licensee elects to utilize a card reader device and the dealer's first card is an ace, king, queen, jack or 10 of any suit, the dealer shall determine whether the hole card will give the dealer a blackjack prior to dealing any additional cards to the players at the table, in accordance with procedures approved by the Commission. The dealer shall insert the hole card into the card reader device by moving the card face down on the layout without exposing it to anyone, including the dealer, at the table.

1. If the dealer has a blackjack, no additional cards shall be dealt and each player's wager shall be settled in accordance with N.J.A.C. 19:47-2.3, 2.7 and 2.20.

2. The alternative dealing procedure described in this subsection shall not be used at any blackjack table which offers the progressive blackjack wager authorized by N.J.A.C. 19:47-2.19.

3. If a casino licensee offers the additional wager authorized by N.J.A.C. 19:47-2.17(a)3 at a blackjack table that has a card reader device and the dealer has a blackjack, the dealer shall, starting from his or her left, offer any player that has been dealt two sevens as his or her initial two cards an additional card to complete the hand on which the additional wager has been made.

(k) In lieu of the procedures set forth in (h) above, a casino licensee may permit a blackjack dealer to deal his or her hole card face upward after a second card and before additional cards are dealt to the players, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3. The alternative dealing procedure described in this subsection shall not be used at any blackjack table which offers the progressive blackjack wager authorized by N.J.A.C. 19:47-2.19. Notwithstanding any other provision of this subchapter, the following rules shall apply whenever cards used to game at blackjack are dealt in accordance with this subsection:

1. Winning wagers shall be determined in accordance with N.J.A.C. 19:47-2.3(a) and (b), provided, however, that a player's wager shall be lost if the score of the player is the same as the dealer, except that a player's wager shall win if both the player and dealer have blackjack;

2. Winning wagers shall be paid in accordance with N.J.A.C. 19:47-2(e), except that standard blackjack shall be paid at odds of 1 to 1;

3. Surrender, pursuant to N.J.A.C. 19:47-2.8, and insurance wagers, pursuant to N.J.A.C. 19:47-2.9, shall not be available;

4. A player may double down, pursuant to N.J.A.C. 19:47-2.10, only on a point count of 9, 10 or 11;

5. Any player who elects to split cards of identical value, pursuant to N.J.A.C. 19:47-2.11, may not split pairs again if the second card so dealt is identical in value to a card of the split pair; and

6. If the dealer has a blackjack, no additional cards shall be dealt and each player's wager shall be settled in accordance with N.J.A.C. 19:47-2.3 and 2.7; provided however, if a casino elects to offer the additional wager authorized by N.J.A.C. 19:47-2.17(a)3 and the dealer has blackjack, the dealer shall, starting from his or her left, offer each player that has been dealt two sevens as his or her initial two cards an additional card to complete the hand on which the additional wager has been made.

(l) Whenever the cutting card is reached in the deal of the cards, the dealer shall continue dealing the cards until that round of play is completed after which the dealer shall:

1. Collect the cards as provided in (i) above;

2. Prepare to shuffle the cards, as follows:

i. Whenever a single dealing shoe is used, the dealer shall remove the cards remaining in the shoe and place them in the discard rack to ensure that no cards are missing; or

ii. Whenever a double shoe is used, the dealer shall remove the cards remaining in the side of the shoe from which the cutting card was

drawn and the cards, if any, that were put in a separate segregated area for the discards from that side of the double shoe, after which the dealer shall place those cards face down in the discard rack in order to ensure that no cards are missing; and then

3. Shuffle the cards. If a double shoe is utilized, the shuffle of the cards shall be limited to the side of the shoe from which the cutting card was drawn.

(m) If the "Bart Carter Shuffle" is utilized and the cards in the discard rack exceed approximately one deck in number, the dealer shall continue dealing the cards until that round of play is completed after which he shall remove the cards from the discard rack and shuffle those cards so that they are randomly intermixed. After the cards taken from the discard rack are shuffled, they shall be split into three separate stacks and each stack shall be inserted into premarked locations within the remaining decks contained in the dealing shoe.

(n) No player or spectator shall handle, remove or alter any cards used to game at blackjack except as explicitly permitted by these regulations and no dealer or other casino employee shall permit a player or spectator to engage in such activity.

(o) Each player at the table shall be responsible for correctly computing the point count of his hand and no player shall rely on the point counts required to be announced by the dealer under this section without himself checking the accuracy of such announcement.

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As amended, effective: 07/15/96
As amended, effective: 01/04/99
As amended, effective: 04/05/99
As amended, effective: 01/17/06

19:47-2.6A Procedure for dealing cards in 6 to 5 blackjack variation

(a) If a casino licensee offers the 6 to 5 blackjack variation, a dealer shall deal the cards from his or her hand in accordance with the subsections below.

(b) Once the applicable procedures required by N.J.A.C. 19:47-2.5 have been completed, the dealer shall remove the shuffled deck or decks from the automated shuffling device and shall place the single deck or two stacked decks of cards in either hand. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.

(c) At the commencement of each round of play, the dealer may, upon the election of the casino licensee, burn the top card of the deck or stack of two decks and not reveal the card to any player. The dealer shall then, starting on his or her left and continuing around the table, deal the cards in the following order:

1. One card face down to each box on the layout in which a wager is contained;
2. One card face up to the dealer; and
3. A second card face down to each box in which a wager is contained.

(d) After two cards have been dealt face down to each player and one card face upwards to the dealer, each player may, with one hand, pick up and evaluate the two cards dealt to him or her. The dealer shall then, beginning

from the dealer's left, ascertain from each player upon each such player's indication whether he or she wishes to double down, split pairs, stand or draw as provided for by this subchapter.

(e) As each player indicates his or her decision(s), the dealer shall deal face upwards whatever additional cards are necessary to effectuate such decision consistent with these rules.

1. If a player indicates that he or she wishes to split a pair, the dealer shall turn over the player's two cards dealt face down and proceed in accordance with N.J.A.C. 19:47-2.11.

2. If a player is dealt a card which causes his or her point total to exceed 21, the player shall immediately discard his or her first two cards face down. A player shall not intentionally draw additional cards after exceeding a point count of 21.

3. The dealer shall immediately collect a player's losing wager and place the player's cards in the discard rack.

(f) After the decisions of each player have been implemented and all additional cards have been dealt, the dealer shall deal a second card face upwards to himself or herself, provided, however, that such card shall not be dealt until the dealer has first announced "Dealer's Card" which shall be stated by the dealer in a tone of voice calculated to be heard by each person at the table. Any additional cards authorized to be dealt to the hand of the dealer by N.J.A.C. 19:47-2.12(c) shall be dealt face upwards at this time after which the dealer shall announce his or her total point count.

(g) After all additional cards have been dealt in accordance with (e) and (f) above, the dealer shall turn over each player's two cards dealt face down and settle all remaining wagers.

(h) In lieu of the procedures set forth in (d) through (g) above, a casino licensee may permit a blackjack dealer in the 6 to 5 variation to deal his or her second card face downward and to utilize a card reader device pursuant to N.J.A.C. 19:47-2.6(j) prior to dealing any additional cards to the players.

(i) At the conclusion of a round of play, all cards still remaining on the layout shall be picked up by the dealer in order and in such a way that they can be readily arranged to indicate each player's hand in case of question or dispute. The dealer shall pick up the cards beginning with those of the player to his or her far right and moving counterclockwise around the table. After all the players' cards have been collected the dealer shall pick up his or her cards against the bottom of the players' cards and place them in the automated shuffling device.

(j) Whenever the cutting card is reached in the deal of the cards, the dealer shall continue dealing the cards until that round of play is completed, after which the dealer shall collect the cards as provided in (i) above, shuffle the cards and alternate the deck or set of two decks pursuant to N.J.A.C. 19:47-2.2(e) for the next round of play.

(k) Each player at the table shall be responsible for correctly computing the point count of his or her hand and no player shall rely on the point count required to be announced by the dealer under this section without checking the accuracy of such announcement.

Adopted, effective: 01/17/06

19:47-2.7 Payment of blackjack; even-money payout option for certain insurance wagers

(a) If the first face up card dealt to the dealer is a 2, 3, 4, 5, 6, 7, 8, or 9 and a player has blackjack, the dealer shall announce and pay the blackjack at odds of 3 to 2 and, unless the player has also made a blackjack bonus wager pursuant to N.J.A.C. 19:47-2.20, shall remove the player's cards before any player receives a third card.

(b) If the first face up card dealt to the dealer is an Ace, King, Queen, Jack or Ten and a player has a blackjack, the dealer shall announce the blackjack but shall make no payment nor remove any cards until all other

cards are dealt to the players and the dealer receives his second card. If, in such circumstances, the dealer's second card does not give him blackjack, the player having blackjack shall be paid at odds of 3 to 2. If, however, the dealer's second card gives him blackjack, the wager of the player having blackjack shall be void and constitute a stand off.

(c) If the first face up card dealt to the dealer is an Ace and a player has blackjack, a casino licensee may, notwithstanding (b) above and before any additional cards are dealt, offer the player the option to be paid at odds of 1 to 1 on the blackjack wager instead of making an insurance wager pursuant to N.J.A.C. 19:47-2.9. If the casino licensee chooses to offer the even-money payout option authorized by this subsection, notice shall be provided by the casino licensee in accordance with N.J.A.C. 19:47-8.3.

As amended, effective: 09/26/79

As amended, effective: 12/07/98

As amended, effective: 01/04/99

As amended, effective: 01/02/07

19:47-2.8 Surrender

(a) After the first two cards are dealt to the player and the player's point total is announced, the player may elect to discontinue play on his hand for that round by surrendering one-half his wager. All decisions to surrender shall be made prior to such player indicating as to whether he wishes to double down, split pairs, stand, and/or draw as provided for in N.J.A.C. 19:47-2 et seq.

1. Should the first card dealt to the dealer be other than an ace or ten-value card, the dealer shall immediately collect one-half of the wager and return one-half to the player.

2. Should the first card dealt to the dealer be an ace or ten-value card, the dealer will place the player's wager on top of the player's cards. When the dealer's second card is revealed, the hand will be settled by immediately

collecting the entire wager should the dealer have blackjack or collecting one-half of the wager and returning one-half of the wager to the player should the dealer not have blackjack.

(b) If the player has made an insurance wager and then elects to surrender, each wager will be settled separately as provided for above and in accordance with N.J.A.C. 19:47-2.9 and one will have no bearing on the other.

(c) Each casino licensee may, at its discretion, offer its patrons the surrender option authorized in this section, except that when a casino licensee offers the rule variation multiple action blackjack pursuant to N.J.A.C. 19:47-2.18, or on any blackjack table which offers the 6 to 5 blackjack variation or the progressive blackjack wager pursuant to N.J.A.C. 19:47-2.19, the surrender option shall not be available. A casino licensee shall not initiate or terminate the use of the surrender option at a table unless the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3.

Effective: 01/16/90

As amended, effective: 11/04/91

As amended, effective: 09/20/93

As amended, effective: 07/15/96

As amended, effective: 01/17/06

19:47-2.9 Insurance wagers

(a) Whenever the first card dealt to the dealer is an ace, each player shall have the right to make an insurance bet which, except as otherwise provided in N.J.A.C. 19:47-2.7(c), shall win if the dealer's second card is a King, Queen, Jack or 10 and shall lose if the dealer's second card is an ace, 2, 3, 4, 5, 6, 7, 8, or 9.

(b) An insurance bet may be made by placing on the insurance line of the layout an amount not more than half the amount staked on the player's initial wager, except that a player may bet an amount in excess of half the initial wager to the next unit that can be wagered in chips, when because of the

limitation of the value of chip denominations, half the initial wager cannot be bet. If a card reader device is not in use, all insurance wagers shall be placed immediately after the second card is dealt to each player and prior to any additional cards being dealt to any player at the table except, at the discretion of the casino licensee, a player may place an insurance wager immediately prior to such player indicating whether he or she wishes to double down, split pairs, stand, and/or draw as provided for in this subchapter and prior to any additional cards being dealt, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3. If a card reader device is in use, all insurance wagers shall be placed prior to the dealer inserting his or her hole card into the card reader device.

(c) All winning insurance wagers shall be paid at odds of 2 to 1.

(d) All losing insurance wagers shall be collected by the dealer immediately after he draws his second face up card or discloses his hole card and before he draws any additional cards.

(e) Insurance wagers shall not apply to the progressive blackjack wager permitted pursuant to N.J.A.C. 19:47-2.19.

(f) An insurance wager does not apply to any of the additional wagers permitted pursuant to N.J.A.C. 19:47-2.17(a).

As amended, effective: 09/26/79

As amended, effective: 10/20/86

As amended, effective: 12/04/89

As amended, effective: 07/15/96

As amended, effective: 12/07/98

19:47-2.10 Doubling down

(a) Except for Blackjack or a point count of twenty-one in two cards, a player may elect to double down, that is, make an additional wager not in excess of the amount of his original wager, on the first two cards dealt to him or the first two cards of any split pair on the condition that one and only one

additional card shall be dealt to the hand on which he has elected to double down.

(b) If a dealer obtains blackjack after a player doubles down, the dealer shall only collect the amount of the original wager of such player and shall not collect the additional amount wagered in doubling down.

(c) Upon a player's election to double down as authorized by this section, the dealer shall deal the one additional card face upwards, or at the discretion of a casino licensee face down notwithstanding any other provision of this subchapter, and placed sideways on the layout. The casino licensee shall identify its choice of dealing procedure under this subsection in its approved gaming submission. If the one additional card is dealt face down, such card shall be turned face upward after the dealer has drawn additional cards to his or her hand in accordance with N.J.A.C. 19:47-2.12(b) and at such time as the player's wagers are to be settled in rotation at the conclusion of the round of play.

(d) In the 6 to 5 blackjack variation, a casino licensee may prohibit doubling down after splitting pairs upon compliance with the notice requirements set forth at N.J.A.C. 19:47-8.3.

As amended, effective: 01/18/05

As amended, effective: 01/17/06

19:47-2.11 Splitting pairs

(a) Whenever the initial two cards dealt to a player are identical in value, the player may elect to split the hand into two separate hands provided that he makes a wager on the second hand so formed in an amount equal to his original wager.

(b) When a player splits pairs, the dealer shall deal a card to and complete the player's decisions with respect to the first incomplete hand on the dealer's left before proceeding to deal any cards to any other hand.

(c) After a second card is dealt to a split pair, the dealer shall announce the point total of such hand and the player shall indicate his decision to stand, draw or double down with respect thereto except that:

1. A player may not split pairs again if the second card so dealt is identical in value to a card of the split pair; and

2. A player splitting aces shall only have one card dealt to each ace and may not elect to receive additional cards.

(d) If the dealer obtains blackjack after a player splits pairs, the dealer shall only collect the amount of the original wager of such player and shall not collect the additional amount wagered in splitting pairs.

(e) Notwithstanding the provisions of (c)1 above, a casino licensee may, at its discretion, permit a player to split pairs up to three times (a total of four hands) at a blackjack table with up to six player boxes or twice (a total of three hands) at a blackjack table with seven player boxes if notice of the option is provided as set forth in N.J.A.C. 19:47-8.3, except that this option shall not be available in games in which the rule variation multiple action blackjack is available pursuant to N.J.A.C. 19:47-2.18. If a casino licensee elects to offer the option of splitting pairs more than once, it may, at its discretion, prohibit a player from splitting a pair of aces more than once (a total of two hands) if notice is provided as set forth in N.J.A.C. 19:47-8.3. All other requirements of this section shall apply to each hand which is formed as a result of splitting pairs more than once.

(f) If a player has made the additional wager authorized by N.J.A.C. 19:47-2.17(a)3, is dealt two sevens as his or her initial two cards and elects to split the pair of sevens, the dealer shall announce that the player is splitting sevens and forfeiting any potential payout for three sevens. The player shall be paid for the additional winning wager prior to any additional cards being dealt to either of the split hands.

As amended, effective: 04/29/80

As amended, effective: 11/04/91

As amended, effective: 08/17/92

As amended, effective: 09/20/93

As amended, effective: 07/15/96

19:47-2.12 Drawing of additional cards by players and the dealer

(a) A player may elect to draw additional cards whenever his point count total is less than 21 except that:

1. A player having Blackjack or a hard or soft total of 21 may not draw additional cards;

2. A player electing to double down shall draw one and only one additional card;

3. A player splitting aces shall only have one card dealt to each ace and may not elect to receive additional cards.

(b) Except as provided in (c) or (d) below, a dealer shall draw additional cards to his or her hand in accordance with one of the following options:

1. The dealer shall draw additional cards until he or she has a hard or soft total of 17, 18, 19, 20 or 21; or

2. The dealer shall draw additional cards until he or she has:

i. A hard total of 17, 18, 19, 20 or 21; or

ii. A soft total of 18, 19, 20 or 21.

(c) A dealer shall draw no additional cards to his hand, regardless of the point count, if decisions have been made on all player's hands and the point count of the dealer's hand will have no effect on the outcome of the round of play.

(d) In the 6 to 5 blackjack variation, a dealer shall draw additional cards to his hand until he has a hard total of 17 or a hard or soft total of 18, 19, 20 or 21, at which point no additional cards shall be drawn.

As amended, effective: 11/02/81

As amended, effective: 03/05/84

As amended, effective: 01/17/06

As amended, effective: 06/19/06

19:47-2.13 More than one player wagering on a box

(a) Unless otherwise directed by the Commission, a casino licensee may permit from one to three people to wager on any one box of the Blackjack layout provided that the first person wagering on that box consent to additional players wagering on such box and provided further that the casino licensee adhere to such procedures and limitations imposed by the Commission as dictated by the particular circumstances. This option may not be used at any blackjack table which offers the progressive blackjack wager authorized by N.J.A.C. 19:47-2.19.

(b) Whenever more than one player wagers on a box, the player who is seated at that box shall have the exclusive right to call the decision with regard to the cards dealt to such box. In the case of no seated player, the person with the highest wager in the box shall have such right.

(c) The player calling the decisions with respect to any box shall place his wager in that portion of the box closest to the dealer's side of the table and all other players wagering on such box shall place their wagers immediately behind and in a vertical line with the aforementioned wager.

(d) Whenever more than one player is wagering on a box and the player calling the decisions decides to double down, the other players may also double their wagers but shall not be required to do so. In any event, only one additional card shall be dealt to the hand that is subject to the double down decision.

(e) Whenever more than one player is wagering on a box and the player calling the decisions decides to split pairs, the other players shall either make an additional wager as provided for in N.J.A.C. 19:47-2.11 to cover each split pair or designate which of the split pairs they wish their initial wager to apply.

(f) Whenever more than one player is wagering on a box, each player

shall have the right to make an insurance bet in accordance with N.J.A.C.

19:47-2.9 regardless of whether the other players on that box make such a bet.

(g) The Commission and its agents shall have the discretion and authority to limit, control and regulate the implementation of this section as is appropriate under the circumstances which shall include, without limitation, the right to limit the number of tables at which this procedure is permitted, the right to limit the number of boxes at each table on which more than one person can wager and the right to require the casino licensee to establish the ability of its dealers to implement this section.

As amended, effective: 07/23/81

Readopted, effective: 09/11/81

As amended, effective: 07/15/96

19:47-2.14 A player wagering on more than one box

A player may only wager on one box at a Blackjack table unless the casino licensee, in its discretion, permits the player to wager on additional boxes.

As amended, effective: 09/16/91

As amended, effective: 02/16/99

19:47-2.15 Irregularities

(a) A card found turned face upwards in the shoe shall not be used in the game and shall be placed in the discard rack or in a segregated area of the double shoe.

(b) A card drawn in error without its face being exposed shall be used as though it were the next card from the shoe.

(c) After the initial two cards have been dealt to each player and a card is drawn in error and exposed to the players, such card shall be dealt to the players or dealer as though it were the next card from the shoe. Any player

refusing to accept such card shall not have any additional cards dealt to him during such round. If the card is refused by the players and the dealer cannot use the card, the card shall be burned.

(d) If the dealer has seventeen and accidentally draws a card for himself, such card shall be burned.

(e) If the dealer misses dealing his first or second card to himself, the dealer shall continue dealing the first two cards to each player, and then deal the appropriate number of cards to himself.

(f) If there are insufficient cards remaining in the shoe to complete a round of play, all of the cards in the discard rack or in a segregated area of the double shoe shall be shuffled and cut according to the procedures outlined in N.J.A.C. 19:47-2.5, the first card shall be drawn face downwards and burned, and the dealer shall complete the round of play. For the 6 to 5 blackjack variation, if there are insufficient cards remaining in the deck in use to complete a round of play, all the discarded cards from the deck in use shall be shuffled by hand and cut according to the procedures outlined in N.J.A.C. 19:47-2.5, the first card shall be drawn face downwards and burned, and the dealer shall complete the round of play.

(g) If no cards are dealt to the player's hand, the hand is dead and the player shall be included in the next deal. If only one card is dealt to the player's hand, at the player's option, the dealer shall deal the second card to the player after all other players have received a second card.

(h) Any round of play drawn from the inappropriate side of a double shoe shall be treated as if it were drawn from the appropriate side of the shoe and concluded.

(i) If after receiving the first two cards and the dealer fails to deal an additional card(s) to a player who has requested such a card, then, at the player's option, the dealer shall either deal the additional card(s) after all other players have received their additional cards but prior to the dealer revealing his or her hole card, or call the player's hand dead and return the player's original

wager.

(j) If the dealer inserts his or her hole card into a card reader device when the value of his or her first card is not an ace, king, queen, jack or 10, the dealer, after notification to a casino supervisor, shall:

1. If the particular card reader device in use provides any player with the opportunity to determine the value of the hole card, call all hands dead, collect the cards and return each player's wager; or

2. If the particular card reader device in use does not provide any player with the opportunity to determine the value of the hole card, continue play.

(k) If a card reader device malfunctions the dealer may only continue dealing the game of blackjack at that table using the dealing procedures applicable when a card reader device is not in use.

(l) If the dealer fails to move his or her original face up card to the area of the layout designated for the second or third hand of the round in accordance with N.J.A.C. 19:47-2.18, the round shall continue as if the original face up card was moved to the appropriate area of the layout.

(m) If the dealer inadvertently picks up his or her original face up card and places it in the discard rack prior to the completion of the second or third hand of multiple action blackjack, the dealer shall immediately notify a casino supervisor assigned to that table. The casino supervisor shall remove the appropriate cards from the discard rack and reconstruct the last hand of play so as to determine the dealer's original face up card. The original face up card shall be placed in the appropriate area on the layout, and the remaining cards shall be returned to the discard rack. Play shall resume in accordance with the rules of this chapter.

(n) If the light at a player's betting area on a blackjack table which offers the progressive blackjack wager is not operating properly, no progressive wager shall be permitted in that betting area.

(o) If the bonus blackjack system fails to select or display a payout

amount when the bonus blackjack button is pressed, and the amount of the payout cannot be ascertained by a casino supervisor from the table controller or otherwise, the patron's wager shall be paid at 21-to-1.

(p) If a casino licensee implements the procedure by which one additional card is dealt face down to a hand on which a player has elected to double down pursuant to N.J.A.C. 19:47-2.10(c) and the dealer inadvertently deals such card face upwards, play shall continue and the player's wagers shall be resolved in completion of the round of play.

As amended, effective: 03/31/80

As amended, effective: 04/29/80

As amended, effective: 08/02/82

As amended, effective: 05/01/89

As amended, effective: 01/19/93

As amended, effective: 09/20/93

As amended, effective: 09/05/95

As amended, effective: 07/15/96

As amended, effective: 01/04/99

As amended, effective: 01/18/05

As amended, effective: 01/17/06

19:47-2.16 Five cards totalling 21 rule

(a) Whenever a player has achieved a score of 21 in five cards and the dealer has not achieved a blackjack or a score of 21, the winning hand shall be paid at odds of 2 to 1.

(b) If the player has achieved a score of 21 in five cards and the dealer has blackjack, the player's wager shall be settled in accordance with N.J.A.C. 19:47-2.3(b). If the player has achieved a score of 21 in five cards and the dealer has achieved a score of 21 in three or more cards, the player's wager shall be considered void and said wager shall be returned to the player.

(c) A casino licensee may, in its discretion, offer to all patrons at a blackjack table the five cards totalling 21 option authorized in this section, provided that the casino licensee complies with the notice requirements set

forth in N.J.A.C. 19:47-8.3 prior to withdrawing the offer of this option.

Effective: 11/04/91

19:47-2.17 Permissible additional wagers

(a) A casino licensee may, in its discretion, offer to all players at a blackjack table that does not offer the progressive blackjack wager authorized by N.J.A.C. 19:47-2.19 the option to make one of the following additional wagers provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3 prior to withdrawing the offer of this option:

1. A wager on whether the player's initial two cards shall have a point total either greater than or less than 13;
2. A wager on whether the player's initial two cards shall be of the same suit; or
3. A wager on whether one or more of the player's initial three cards shall be a seven.
 - i. The additional wager shall be \$1.00.

(b) Prior to the first card being dealt for each round of play, each player shall make a wager against the dealer as required by N.J.A.C. 19:47-2.3(a) and (d) and, if given an option to make an additional wager, shall also indicate whether he or she wishes to wager, as applicable, that:

1. The point total of the player's initial two cards shall exceed 13, which wager shall win if the point total does exceed 13;
2. The point total of the player's initial two cards shall be less than 13, which wager shall win if the point total is less than 13;
3. The player's initial two cards shall be of the same suit, which wager shall win if the initial two cards are of the same suit; or
4. One or more of the player's initial three cards shall be a seven, which wager shall win if one or more of the initial three cards dealt to the player is a seven.

(c) An additional wager made pursuant to (a)1 above shall be lost when the point total of the player's initial two cards equals 13.

(d) All losing additional wagers shall be collected by the dealer immediately after the second card is dealt to each player and prior to any additional cards being dealt to any player at the table.

(e) All winning additional wagers shall be paid immediately after the second card is dealt to each player and prior to any additional cards being dealt to any player at the table. Notwithstanding the foregoing, if a wager authorized by (a)3 above is a winning wager because the player has received two sevens as the initial two cards dealt to his or her hand, the winning wager shall be paid immediately after the player elects to draw an additional card, surrender, stand, double down or split pairs. All winning additional wagers shall be paid at the following odds:

1. For wagers made pursuant to (a)1 above, one to one; or

2. For wagers made pursuant to (a)2 above, depending on the number of decks in use at the table and the cards received by the player, in accordance with one of the following options as selected by the casino licensee; provided, however, that notice of the payout option selected by the casino licensee or any change thereto shall be provided in accordance with the requirements of N.J.A.C. 19:47-8.3; and provided further, however, that the same payout option shall be used by a casino licensee at all blackjack tables which use the same number of decks of cards:

i. Single Deck Blackjack Tables:

<u>Initial Two Cards</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>
King and queen	50 to 1	10 to 1	5 to 1	25 to 1
Any two cards	2.5 to 1	3 to 1	3 to 1	2.5 to 1

ii. Two Deck Blackjack Tables:

<u>Initial Two Cards</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>
King and queen	10 to 1	5 to 1	25 to 1	20 to 1
Any two cards	3 to 1	3 to 1	2.5 to 1	2.5 to 1

iii. Four Deck Blackjack Tables:

<u>Initial Two Cards</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>
King and queen	5 to 1	25 to 1	20 to 1	50 to 1
Any two cards	3 to 1	2.5 to 1	2.5 to 1	2 to 1

iv. Six Deck Blackjack Tables:

<u>Initial Two Cards</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>
King and queen	5 to 1	25 to 1	20 to 1	15 to 1
Any two cards	3 to 1	2.5 to 1	2.5 to 1	2.5 to 1

v. Eight Deck Blackjack Tables:

<u>Initial Two Cards</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>
King and queen	5 to 1	25 to 1	50 to 1
Any two cards	3 to 1	2.5 to 1	2 to 1

3. For wagers made pursuant to (a)3 above, the player shall be paid only for the highest winning payout below:

<u>Hand</u>	<u>Payout Odds</u>
Three sevens of the same suit	5000 to 1
Three sevens of any suit	500 to 1
Two sevens of the same suit (initial two cards)	100 to 1
Two sevens of any suit (initial two cards)	50 to 1
One seven (initial card)	3 to 1

(f) An additional wager shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate area of the blackjack layout, except that a verbal wager accompanied by cash may be accepted provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card being dealt to any player and such cash is expeditiously converted into gaming chips or plaques in accordance with N.J.A.C. 19:45-1.18.

(g) Any additional wager made pursuant to this section shall not exceed the lesser of:

1. The amount of the blackjack wager made by the player

pursuant to N.J.A.C. 19:47-2.3(a) and (d); or

2. A maximum limit established by the casino licensee.

(h) A casino licensee shall post the maximum limit of the additional wager, as established in (g) above, in accordance with N.J.A.C. 19:47-8.3.

(i) An additional wager shall have no bearing on any other wager made by the player at the game of blackjack.

Effective: 04/20/92

As amended, effective: 06/07/93

As amended, effective: 02/22/94

As amended, effective: 03/21/94

As amended, effective: 07/15/96

19:47-2.18 Multiple action blackjack rule

(a) A casino licensee may, in its discretion, offer to every player at a blackjack table the option to make either two or three separate wagers on the outcome of the players hand against either two or three separate hands of the dealer which shall be formed with the dealer's original face up card, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3 prior to withdrawing the offer of this option. This option may not be used at any blackjack table which offers the progressive blackjack wager authorized by N.J.A.C. 19:47-2.19, the bonus blackjack wager authorized by N.J.A.C. 19:47-2.20, the streak wager authorized by N.J.A.C. 19:47-2.22, the match-the-dealer wager authorized by N.J.A.C. 19:47-2.23, or the twenty point bonus wager authorized by N.J.A.C. 19:47-2.24.

(b) Prior to the first card being dealt for the first of the three rounds of play, each player shall be required to make two or three wagers against the dealer as required by N.J.A.C. 19:47-2.3(a) and (d) by placing the wagers in the designated betting areas on the layout. A casino licensee may, in its discretion, require every player to place a wager against all three of the dealer's hands. The minimum number of wagers required and the minimum and maximum

limits for each wager shall be posted at the table in accordance with N.J.A.C. 19:47-8.3.

(c) After all wagers have been placed, the dealer shall deal the cards in accordance with N.J.A.C. 19:47-2.6(e). As each player's point total is announced, the player shall indicate whether he wishes to double down, split pairs, stand or draw as provided for by this subchapter, except that, a decision to double down or split pairs shall require an additional wager for each wager placed by the player in accordance with (b) above.

(d) Any player may elect to make an insurance wager pursuant to N.J.A.C. 19:47-2.9 on any or all of his or her wagers made in accordance with (b) above. Such wager or wagers shall be decided individually based on the second card dealt to each of the dealer's hands.

(e) After the decisions of all players have been implemented and all additional cards have been dealt, the dealer shall deal a second card to his or her original face up card in accordance with N.J.A.C. 19:47-2.6(h) and any additional cards required by N.J.A.C. 19:47-2.12(b).

(f) Once all wagers on the dealer's first hand have been decided, the dealer shall collect all losing wagers and pay off all winning wagers based on wagers placed in the first spot of each player's betting area, except that all of a player's wagers shall be collected along with his or her cards when that player's hand exceeds a hard total of 21. The dealer shall collect all of his or her cards and place them face down in the discard rack in accordance with one of the following:

1. If the hand of each player at the table has exceeded a hard total of 21, the dealer shall draw no additional cards pursuant to N.J.A.C. 19:47-2.12 and the dealer shall collect all of his or her cards including his or her original face up card; or

2. If a wager remains on the second or third spot of a player's betting area, the dealer shall then collect all of his or her cards except his or her original face up card.

(g) If the dealer's cards have been collected and discarded in accordance with (f)2 above, the dealer shall move his or her original face up card to the area of the layout designated for the dealer's second hand and shall deal a second card to his or her original face up card in accordance with N.J.A.C. 19:47-2.6(h) and any additional cards required by N.J.A.C. 19:47-2.12(b).

(h) Once all wagers on the dealer's second hand have been decided, the dealer shall collect all losing wagers and pay off all winning wagers based on wagers placed in the second spot of each player's betting area. The dealer shall then collect all of his or her cards except his or her original face up card and place them face down in the discard rack. The dealer shall then move his or her original face up card to the area of the layout designated for the dealer's third hand and shall deal a second card to his or her original face up card in accordance with N.J.A.C. 19:47-2.6(h) and any additional cards required by N.J.A.C. 19:47-2.12(b), except that if no player has made a third wager the round shall be concluded in accordance with (j) below.

(i) Once all wagers on the dealer's third hand have been decided, the dealer shall collect all losing wagers and pay off all winning wagers based on wagers placed in the third spot of each player's betting area.

(j) At the conclusion of the third hand, all cards still remaining on the layout shall be picked up in accordance with N.J.A.C. 19:47-2.6(i).

As adopted, effective: 09/20/93

As amended, effective: 07/15/96

As amended, effective: 01/04/99

As amended, effective: 01/16/01

As amended, effective: 07/19/04

As amended, effective: 06/05/06

19:47-2.19 Progressive blackjack wager payouts; rules

(a) If a blackjack table includes the equipment that is required by N.J.A.C. 19:45-1.39B and 19:46-1.10 to offer a progressive blackjack wager, a

casino licensee may give each player at that blackjack table the option to make an additional one dollar wager on whether the player will be dealt any of the designated series of cards set forth in (c) below. This wager shall be known as a progressive blackjack wager.

(b) Prior to the first card being dealt for each round of play, each player may make a progressive blackjack wager by placing a one dollar gaming chip in the designated chip acceptor device at his or her betting position. Once such wagers have been placed, a light shall then illuminate at each betting position at which a progressive blackjack wager has been made. In accordance with N.J.A.C. 19:46-1.10(j), the dealer shall ensure that only one progressive blackjack wager has been made for each light that is illuminated and shall verify that the number of gaming chips wagered equals the number of lights illuminated. The dealer shall then announce "no more bets" and register the progressive wagers on the progressive meter and reset meter, if applicable. The dealer shall then deal the hand to all players in accordance with N.J.A.C. 19:47-2.6.

(c) A player who has placed a progressive blackjack wager shall win the specified payout if he or she receives any of the the following combinations of cards:

<u>Winning Hand</u>	<u>Payout</u>
Four black or four red aces in the first four cards	100% of the progressive meter amount
Three aces of the same suit in the first three cards	\$2,500
Any three aces in the first three cards	\$250.00
Two aces of the same suit in the first two cards	\$100.00
Any two aces in the first two cards	\$25.00

(d) A progressive blackjack wager shall have no bearing on any other wager made by a player at the game of blackjack and shall be paid irrespective of the point total of the hand of the dealer.

(e) A winning player shall receive the payout for only the highest possible progressive blackjack hand.

(f) A player shall only be permitted to make a progressive blackjack wager if he or she has placed a blackjack wager in compliance with N.J.A.C. 19:47-2.3(a) and (d).

(g) Prior to making a payout for a winning progressive blackjack wager, the dealer shall:

1. Verify that the player has received a winning combination of cards;
2. Verify that the appropriate light on the acceptor device has been illuminated; and
3. Have a casino supervisor validate the progressive blackjack payout pursuant to approved internal control procedures.

(h) All winning progressive blackjack wagers shall be paid in accordance with the amount on the primary meter when the player's regular blackjack wager is settled pursuant to N.J.A.C. 19:47-2.3(e), provided, however, if more than one player at a table has four black or four red aces on the first four cards, each player shall share equally in the amount on the progressive meter when the first player with four aces is to be paid. If a player has won a progressive payout which is not being paid from the table inventory container, the cards of that player shall not be collected until the necessary documentation has been completed pursuant to N.J.A.C. 19:45-1.52.

(i) The rate of progression for the progressive meter or, if applicable, the reset meter and progressive meter combined, shall be no less than 70 percent. The initial amount placed on the progressive meter by the casino licensee and the portion of the reset amount funded by the casino licensee shall be established by each casino licensee and approved pursuant to N.J.A.C. 19:45-1.39B. In no instance shall the initial amount on the progressive meter or the reset amount funded by the casino licensee be less than \$5,000.

As adopted, effective: 07/15/96

19:47-2.20 Blackjack bonus wager

(a) If a blackjack table includes the equipment required by N.J.A.C. 19:46-1.10(k) to offer a blackjack bonus wager, a casino licensee may offer each player at that blackjack table the option to make an additional wager of \$1.00 or \$5.00, as to whether the player will be dealt a blackjack in the first two cards. This wager shall be known as a blackjack bonus wager.

(b) Prior to the first card being dealt for each round of play, each player may make a blackjack bonus wager by placing gaming chips in the designated betting area on the layout, except that a verbal wager accompanied by cash may be accepted, provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card being dealt and such cash is expeditiously converted into gaming chips in accordance with N.J.A.C. 19:45-1.18. The dealer shall then announce "No more bets" and deal the hand to all players in accordance with N.J.A.C. 19:47-2.6.

(c) A player shall be permitted to make a blackjack bonus wager only if he or she has first placed a blackjack wager in compliance with N.J.A.C. 19:47-2.3(a) and (d).

(d) A player who has placed a blackjack bonus wager shall win if the player receives a blackjack in the first two cards.

(e) After the second card is dealt to all players at the table, and prior to any additional cards being dealt to any player or the dealer:

1. All losing blackjack bonus wagers shall be collected by the dealer; and

2. The cards of any player with a winning blackjack bonus wager shall be placed underneath that player's blackjack bonus wager by the dealer.

(f) The dealer shall then proceed to complete the round of play, collecting any other losing wagers and paying off any other winning wagers in accordance with 19:47-2.6. After all such wagers have been settled, the dealer, starting on

his or her left and continuing around the table, shall place the blackjack bonus button in front of each player with a winning blackjack bonus wager. Each winning blackjack bonus player shall press the blackjack bonus button once, causing the bonus amount payable to that player to be displayed on the blackjack bonus display.

(g) Prior to making a payout for a winning progressive blackjack wager, the dealer shall:

1. Verify that the player has received a winning combination of cards;
2. Verify the amount of the bonus blackjack payout shown on the bonus blackjack display at the table;
3. In a tone of voice calculated to be heard by the patron who won it and the casino supervisor assigned to the table, verbally announce the amount of the bonus blackjack payout, if it is less than \$100.00; and
4. Have a casino supervisor confirm and verify the amount of the bonus blackjack payout, if it is \$100.00 or more.

(h) After all winning blackjack bonus wagers have been paid, the dealer shall remove all cards and wagers remaining on the layout, in accordance with N.J.A.C 19:47-2.6(i).

(i) A blackjack bonus wager shall have no bearing upon any other wager made by a player at the game of blackjack, and shall be paid regardless of the point total of the dealer's hand.

(j) A casino licensee shall pay winning blackjack bonus wagers at no less than the amounts listed below:

<u>Blackjack bonus wager</u>	<u>Blackjack bonus payout</u>
\$1.00	\$5.00 minimum to \$1,000 maximum
\$5.00	\$50.00 minimum to \$5,000 maximum

(k) Notwithstanding any minimum or maximum payoff amounts in (i) above, the house advantage for blackjack bonus wagers shall not exceed 30 percent or be less than zero. Additionally, although the house advantage may

vary for different denominations of the wager, the house advantage for a blackjack bonus wager of any given denomination shall be the same in all blackjack games offered by that casino licensee at any given time.

(l) The blackjack bonus wager may not be offered at a blackjack table which offers multiple action blackjack wagers pursuant to N.J.A.C. 19:47-2.18, a progressive blackjack wager pursuant to N.J.A.C. 19:47-2.19, a streak wager pursuant to N.J.A.C. 19:47-2.22, or a twenty point bonus wager pursuant to N.J.A.C. 19:47-2.24.

Adopted, effective: 01/04/99

As amended, effective: 01/16/01

As amended, effective: 06/05/06

19:47-2.21 Continuous shuffling shoe or device

In lieu of the dealing and shuffling requirements set forth in N.J.A.C. 19:47-2.5 and 2.6, a casino licensee may utilize a dealing shoe or other device designed to automatically reshuffle the cards provided that such shoe or device and the procedures for dealing and shuffling the cards through use of this device are approved by the Commission or its authorized designee.

Effective: 8/2/82, operative: 9/15/82

As recodified, effective: 01/04/99

19:47-2.22 Streak wager

(a) If a blackjack table includes the information and equipment required by N.J.A.C. 19:46-1.10(l), a casino licensee may, in its discretion, offer each player at that blackjack table the option to make an additional wager that the player will win either two, three, four or five consecutive hands of blackjack. This wager shall be known as a streak wager.

(b) Prior to the first card being dealt for each round of play, any player who has placed a blackjack wager in compliance with N.J.A.C. 19:47-2.3(a) and

(d), may make a streak wager by placing gaming chips in the appropriate designated betting area of the layout.

(c) Once the round of play has been dealt, the dealer shall, starting with the player farthest to his or her right and continuing counter-clockwise around the table, collect all losing blackjack and streak wagers and place them in the table inventory container, pay off all winning blackjack and streak wagers, place any necessary streak lammer in accordance with (d) below, and then collect the cards and place them in the discard rack in accordance with N.J.A.C. 19:47-2.6.

(d) When any player making an optional streak wager has won an initial blackjack hand, the dealer shall place a lammer button or other marker device approved by the Commission in the player's streak betting area labeled "2," to indicate that the player has one winning blackjack hand and is attempting to obtain a second consecutive winning hand.

1. If a player had placed a streak wager on the designated betting area labeled "2" and the player wins the next consecutive blackjack hand, the player shall win the streak wager in addition to the basic blackjack wager.

2. If a player had placed a streak wager on the designated betting area labeled "3," the player must win the next two consecutive blackjack hands. If the player wins the second consecutive blackjack hand, the dealer shall move the lammer button onto the designated betting area labeled "3" to indicate that the player has won two consecutive hands and is attempting to obtain a third consecutive winning hand. If the player wins the third consecutive blackjack hand, the player shall win the streak wager in addition to the basic blackjack wager.

3. If a player had placed a streak wager on the designated betting area labeled "4" the player must win the next three consecutive blackjack hands. With each consecutive win, the dealer shall move the lammer button onto the designated betting area labeled "3," and then onto "4". If the player wins the fourth consecutive blackjack hand, the player shall win the streak

wager in addition to the basic blackjack wager.

4. If a player had placed a streak wager on the designated betting area labeled “5” the player must win the next four consecutive blackjack hands. With each consecutive win, the dealer shall move the lammer button onto the designated betting area labeled “3,” then onto “4,” and then onto “5”. If the player wins the fifth consecutive blackjack hand, the player shall win the streak wager in addition to the basic blackjack wager.

(e) If a player loses a blackjack hand during the pendency of a streak wager, the streak wager shall lose and the dealer shall collect the losing streak wager and the losing blackjack wager from that player.

(f) If a player makes a streak wager in conjunction with a blackjack hand, and thereafter fails or refuses to complete the underlying blackjack hand or any successive blackjack hands required to satisfy the streak wager, the streak wager shall be deemed abandoned and lost.

(g) A push shall not advance or lose a streak wager.

(h) A player who elects to split pairs on any hand during the pendency of a streak wager must win a majority of the split hands to advance the consecutive winning streak; otherwise the streak wager is lost. If a player wins and loses the same number of split hands, the streak wager is not advanced or lost. A push on a split hand shall not advance or lose a streak wager.

(i) A streak wager shall have no bearing upon any other wager made by a player at the game of blackjack.

(j) A casino licensee shall pay winning streak wagers at no less than the amounts listed below:

<u>Streak wager</u>	<u>Streak payout</u>
Two consecutive winning hands	3 to 1
Three consecutive winning hands	7 to 1
Four consecutive winning hands	17 to 1
Five consecutive winning hands	37 to 1

(k) A player may make more than one streak wager at a time on a blackjack hand, provided that:

1. All such streak wagers are placed simultaneously (that is, placing streak wagers on designated betting areas “3” and “4” at the same time) and prior to any cards being dealt for that hand;

2. A player who makes a multiple streak wager may not place any additional streak wagers until all prior streak wagers made by that player have been determined; and

3. When multiple streak wagers are in play, the dealer shall move the lammer to the next applicable streak betting area, if any, prior to paying any winning streak wager.

(l) The streak wager may not be offered at a blackjack table which offers multiple action blackjack wagers pursuant to N.J.A.C. 19:47-2.18, a progressive blackjack wager pursuant to N.J.A.C. 19:47-2.19, a bonus blackjack wager pursuant to N.J.A.C. 19:47-2.20 or a twenty point bonus wager pursuant to N.J.A.C. 19:47-2.24.

Adopted, effective: 01/16/01

As amended, effective: 06/05/06

19:47-2.23 Match-the-dealer wager

(a) A casino licensee may, at its discretion, offer players at a blackjack table the option to make an additional match-the-dealer wager. The match-the-dealer wager of a player shall win if either of the player’s initial two cards matches the dealer’s initial card. For purposes of the match-the-dealer wager, any card with a face value of 10 or a point value of 10 (jack, queen, king) shall only match a card of identical ascription without regard to value.

1. A winning match-the-dealer wager shall be paid in accordance with (f) below.

2. If both of the initial cards dealt to a player match the the dealer’s initial card, the player shall be paid for each card.

(b) A match-the-dealer wager shall have no bearing on any other wager made by a player at the game of blackjack.

(c) Prior to the first card being dealt for each round of play, a player who has placed the basic wager required by N.J.A.C. 19:47-2.3(a) may make a match-the-dealer wager. The minimum and maximum match-the-dealer wagers permitted by a casino licensee shall be posted in accordance with N.J.A.C. 19:47-8.3.

(d) A match-the-dealer wager shall be made by placing gaming chips, plaques or, if applicable, a match play coupon on the appropriate area of the blackjack layout, except that a verbal wager accompanied by cash may be accepted provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card being dealt to any player, and that such cash is expeditiously converted into gaming chips or plaques in accordance with N.J.A.C. 19:45-1.18(a).

(e) Immediately after the second card is dealt to each player, and prior to any additional cards being dealt to any player at the table or the dealer and before any card reader device is utilized, all losing match-the-dealer wagers shall be collected by the dealer, and then all winning match the dealer wagers shall be paid in accordance with (f) below.

(f) All winning match-the-dealer wagers shall be paid at no less than the following odds for each card that matches the dealer's initial card:

<u>Six-deck blackjack</u>	
Non-matching suit	4 to 1
Matching suit	11 to 1
<u>Eight-deck blackjack</u>	
Non-matching suit	3 to 1
Matching suit	14 to 1

Adopted, effective: 07/19/04

19:47-2.24 Twenty point bonus wager

(a) A casino licensee may, in its discretion, offer each player at a blackjack table the option to make an additional wager that the player will be dealt a point count of twenty in the first two cards. For the purposes of these rules, this wager shall be known as the twenty point bonus wager.

(b) A twenty point bonus wager shall have no bearing on any other wager made by a player at the game of blackjack.

(c) Prior to the first card being dealt for each round of play, each player who has placed a blackjack wager in compliance with N.J.A.C. 19:47-2.3(a) may make a twenty point bonus wager by placing gaming chips, plaques or, if applicable, a match play coupon on the appropriate area of the blackjack layout, except that a verbal wager accompanied by cash may be accepted, provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card being dealt and such cash is expeditiously converted into gaming chips or plaques in accordance with N.J.A.C. 19:45-1.18(a). The minimum and maximum twenty point bonus wagers permitted by a casino licensee shall be posted in accordance with N.J.A.C. 19:47-8.3.

(d) The dealer shall then announce "No more bets" and deal the initial two cards to all players and the dealer in accordance with N.J.A.C. 19:47-2.6(e) and (j). Prior to any additional cards being dealt to any player at the table, the dealer shall, starting with the player farthest to his or her right and continuing counterclockwise around the table, settle in succession, except as provided in (e) below, all twenty point bonus wagers by collecting all losing wagers and paying all winning wagers in accordance with (f) below.

(e) If the upcard of the dealer is a ten, jack, queen, king or ace and a player who has placed a twenty point bonus wager has two queens of hearts, that player's twenty point bonus wager shall be settled after all other twenty point bonus wagers. Upon notification to and in the presence of a floorperson, the dealer shall settle all such twenty point bonus wagers as follows:

1. If the casino licensee utilizes a card reader device pursuant to N.J.A.C. 19:47-2.6(j) and the dealer:

i. Has a blackjack, the player shall be paid in accordance with (f) below when the player's blackjack wager is settled; or

ii. Does not have a blackjack, the player shall be paid in accordance with (f) below before any other cards are dealt; or

2. If the casino licensee does not utilize a card reader device, the player shall be paid in accordance with (f) below when the player's blackjack wager is settled.

(f) All winning twenty point bonus wagers shall be paid once for the highest qualifying hand and at no less than the odds in the following payable selected by the casino licensee and posted at the table pursuant to N.J.A.C.

19:47-8.3:

<u>Winning Hand</u>	<u>Paytable A</u>	<u>Paytable B</u>
Queen of hearts pair and dealer blackjack	1000 to 1	1000 to 1
Queen of hearts pair	125 to 1	200 to 1
Matched 20	19 to 1	25 to 1
Suited 20	9 to 1	10 to 1
Any 20	4 to 1	4 to 1

(g) For purposes of (f) above, the following definitions shall apply:

1. "Matched 20" – Two identical cards with a total value of 20, except for a queen of hearts pair (for example, two kings of diamonds).

2. "Suited 20" – Two cards of the same suit with total value of 20 (for example, one king of diamonds and one jack of diamonds).

3. "Any 20" – Two cards of different suits with a total value of 20 (for example, one king of diamonds and one king of hearts, or one king of diamonds and one jack of hearts).

(h) Notwithstanding the minimum payout odds required in (f) above for a winning hand of queen of hearts pair and dealer blackjack, a casino licensee may establish a maximum amount as approved by the Commission that is payable to all such winning hands in the aggregate on a single round of play, which amount shall be at least \$25,000 or the maximum amount that one

patron could win per round when betting the minimum permissible wager, whichever is greater. Pursuant to any such established maximum payout limit, if more than one player at a table has a winning hand of queen of hearts pair and dealer blackjack, each player shall share the maximum payout amount proportionately to the amount of their respective wagers. The payout limit and the proportionate allocation between two or more players with such winning hands shall either be included on the layout or posted at the table pursuant to N.J.A.C. 19:46-1.10(n). If the payout limit is not included on the layout, each casino licensee shall provide notice of any decrease in the payout limit in accordance with N.J.A.C. 19:47-8.3.

(i) The twenty point bonus wager may not be offered at a blackjack table that offers multiple action blackjack wagers pursuant to N.J.A.C. 19:46-2.18, a progressive blackjack wager pursuant to N.J.A.C. 19:47-2.19, a blackjack bonus wager pursuant to N.J.A.C. 19:47-2.20, or a streak wager pursuant to N.J.A.C. 19:47-2.22.

Adopted: June 5, 2006